

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PA  
HARRISBURG DIVISION**

In re: AMANDA D. DANUSKI § Case No. 1:19-bk-05163  
§  
§  
§  
§ Debtor(s)

## **CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 12/05/2019.
  - 2) The plan was confirmed on 09/23/2020.
  - 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
  - 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
  - 5) The case was converted on 08/04/2022.
  - 6) Number of months from filing or conversion to last payment: 31.
  - 7) Number of months case was pending: 32.
  - 8) Total value of assets abandoned by court order: NA.
  - 9) Total value of assets exempted: \$0.00.
  - 10) Amount of unsecured claims discharged without full payment: \$0.00.
  - 11) All checks distributed by the Trustee relating to this case have NOT cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 16,972.00
Less amount refunded to debtor(s)	\$ 0.00
<b>NET RECEIPTS</b>	<b>\$ 16,972.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 6,041.32
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 1,402.37
Other	\$ 0.00
<b>TOTAL EXPENSES OF ADMINISTRATION</b>	<b>\$ 7,443.69</b>
Attorney fees paid and disclosed by debtor(s):	\$ 1,850.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
BRENT DIEFENDERFER ESQUIRE	Lgl	0.00	9,057.90	9,057.90	6,041.32	0.00
BRENT DIEFENDERFER ESQUIRE	Uns	0.00	1,945.40	3,416.67	0.00	0.00
ASCENDIUM EDUCATION	Uns	0.00	70,700.08	70,700.08	0.00	0.00
DISCOVER	Uns	5,634.00	5,634.82	5,634.82	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	0.00	NA	NA	0.00	0.00
PSECU	Uns	0.00	167.92	167.92	0.00	0.00
PSECU	Uns	6,945.00	6,832.85	6,832.85	0.00	0.00
CAPITAL ONE BANK	Uns	277.00	286.38	286.38	0.00	0.00
BECKET & LEE	Uns	222.00	222.11	222.11	0.00	0.00
PORTFOLIO RECOVERY	Uns	329.00	329.45	329.45	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	506.00	555.49	555.49	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	753.00	753.02	753.02	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	0.00	195.11	195.11	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	188.00	188.48	188.48	0.00	0.00
PORTFOLIO RECOVERY	Uns	792.00	792.98	792.98	0.00	0.00
SYNCHRONY BANK	Uns	902.00	1,138.37	1,138.37	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	354.00	383.99	383.99	0.00	0.00
MIDFIRST BANK	Sec	0.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
MIDFIRST BANK	Sec	142,815.00	142,540.81	25,425.92	9,528.31	0.00
GENESIS BC/CELTIC BANK	Uns	308.00	NA	NA	0.00	0.00
GREAT LAKES HIGHER ED.CORP	Uns	70,650.00	NA	NA	0.00	0.00
JOHNS HOPKINS HOSPITAL	Uns	50.00	NA	NA	0.00	0.00
OFFICE OF INSPECTOR GENERL	Uns	673.00	NA	NA	0.00	0.00
TARGET	Uns	7,198.00	NA	NA	0.00	0.00
TD BANK USA, NA	Uns	7,362.32	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Uns	22,187.00	NA	NA	0.00	0.00
US BANK/RMS CC	Uns	862.00	NA	NA	0.00	0.00
WOMEN'S HEALTHCARE GROUP	Uns	50.00	NA	NA	0.00	0.00
BRENT DIEFENDERFER ESQUIRE	Lgl	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 25,425.92	\$ 9,528.31	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 25,425.92</b>	<b>\$ 9,528.31</b>	<b>\$ 0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 91,597.72</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 7,443.69
Disbursements to Creditors	\$ 9,528.31
<b>TOTAL DISBURSEMENTS:</b>	<b>\$ 16,972.00</b>

12) The Trustee certifies that the foregoing summary is true and complete and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests that the Trustee be discharged and granted such other relief as may be just and proper.

Date: 08/30/2022

By: /s/ Jack N. Zaharopoulos  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

UST Form 101-13-FR-S (9/1/2009)